

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

TIMOTHY M ZAK  
AMY E ZAK  
Debtor(s)

Case No. 09-07300

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/04/2009.
- 2) The plan was confirmed on 07/01/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/23/2009.
- 5) The case was dismissed on 12/04/2009.
- 6) Number of months from filing to last payment: 3.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,205.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$996.08
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$996.08**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$52.79
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$52.79**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN GENERAL FINANCE	Secured	4,275.00	4,275.00	4,275.00	195.56	0.00
AMERICAN GENERAL FINANCE	Unsecured	NA	71.21	71.21	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	456.66	456.66	0.00	0.00
BALLY TOTAL FITNESS	Unsecured	130.00	147.57	147.57	0.00	0.00
CCS	Unsecured	214.00	NA	NA	0.00	0.00
CHASE HOME FINANCE	Secured	25,835.00	25,834.06	0.00	0.00	0.00
CHASE HOME FINANCE	Secured	0.00	0.00	0.00	0.00	0.00
COMED	Unsecured	NA	807.78	807.78	0.00	0.00
CU FINANCIAL INC	Secured	0.00	0.00	0.00	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	682.00	699.30	699.30	0.00	0.00
FORD MOTOR CREDIT CO	Unsecured	NA	5,762.23	5,762.23	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	NA	0.00	0.00	0.00	0.00
NWMFF	Unsecured	112.00	NA	NA	0.00	0.00
PARAGON WAY	Unsecured	59.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	1,100.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Secured	15,503.00	15,503.00	15,503.00	747.73	0.00
SANTANDER CONSUMER USA	Unsecured	NA	910.40	910.40	0.00	0.00
SILVER LEAF RESORT	Secured	0.00	0.00	0.00	0.00	0.00
TRIBUTE GOLD MASTERCARD	Unsecured	644.00	NA	NA	0.00	0.00
UNITED COLLECTION BUREAU	Unsecured	142.00	NA	NA	0.00	0.00
WILL COUNTY TREASURER	Unsecured	175.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$19,778.00	\$943.29	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$19,778.00</b>	<b>\$943.29</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$8,855.15</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$52.79</u>
Disbursements to Creditors	<u>\$943.29</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$996.08</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/08/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.